Applicant: Kelley et al. Attorney's Docket No.: 21625-013001

Serial No.: 10/624,085 Filed: July 21, 2003 Page: 2 of 33

Amendments to the Specification:

Please replace the title on page 1, with the following amended title:

SYSTEM AND METHOD FOR PROVIDING TARGETED CONTENT TO A USER BASED ON USER CHARACTERISTICS

Please add the following <u>new</u> paragraph after paragraph [14]:

Figure 5 is a flow diagram illustrating an heuristic model for sending messages to a user.